

Glossary of terms for modern banking channels

MODERN BANKING CHANNELS (hereinafter MBC) – are electronic banking services which comprise: PRO SKB NET, SKB NET, SKB TEL IVR (interactive voice response), SKB TEL phone banking, Multi SKB NET and SogeCash.

THE MBC HOLDER – uses at least one of the MBC services approved by the Bank.

THE MBC USER – one (or more) persons authorised by the MBC holder for the use of modern banking channels.

BUSINESS PARTNER – is the person who has opened an account in the bank or conducts business through the bank in other areas, not by itself but through an authorised person who performs banking transactions for the business partner.

IDENTIFIKACIJA – is the procedure of verifying the user's identity or the information system that can be made in person or electronically.

RECOGNITION ELEMENTS – are personal identification for the use of MBC. Enable user identification. Recognition elements are smart card, identification card, personal identification number (PIN), personal number and identification number (EBID).

SMART CARD – is a safety mechanism, similar to banking card, with integrated chip and containing a digital certificate.



DIGITAL CERTIFICATE – is the user's personal identification card in the electronic form used for identification, electronic signature and data encoding while using the MBC.

SMART CARD READER – a device connected to the user's computer through appropriate software that reads the data on the smart card or the digital certificate. The user inserts the card in the reader in such a way that the chip is on the upper side and turned towards the smart card reader.



STATIC PASSPHRASE – is a combination of characters (digits and letters) which daily guarantees additional safety in the use of PRO SKB NET. It can only be used in combination with the digital certificate on the smart card; however, only after successful first registration with authorisation passphrase. The users must define their personal passphrases after a successful first registration in the PRO SKB NET.

AUTHORISATION PASSPHRASE – is a combination of characters (digits and letters) which guarantees additional safety in the use of PRO SKB NET. With the authorisation passphrase upon the first registration in PRO SKB NET additional verification is performed to establish whether the recognition element (smart card or identification card) is delivered to the right user. The user may only use the authorisation passphrase once. After successful first registration (only in combination with the smart card) it must be replaced with a static passphrase.

SOPIN (“Security Officer Passphrase”) – is a saving string used by the user to unlock the smart card which has been locked because of incorrect entries of PIN. SOPIN is written on the smart card and is generated upon its initialisation, enabling its reuse.

In order to obtain the SOPIN saving string call Modern Banking Channel User Help Service on the telephone: +386 1 471 53 03 (each business day between 8.00 and 16.00).

PERSONAL PASSPHRASE FOR THE FIRST USE OF THE CARD (PIN) – is a combination of four digits obtained by the client together with other recognition elements. If the user uses an identification card for identification, the passphrase must necessarily be changed upon the first use of the card and a personal passphrase must be set. If a smart card is used, the passphrase need not be changed although this is still recommended as it increases the safety in the use of modern banking channels.

PERSONAL PASSPHRASE (PIN) – is a combination of characters used by the user to protect the access to the smart card or the identification card.

IDENTIFICATION CARD – is a safety mechanism that looks like a small calculator. Its principal function is the generation of unique, time-dependent passphrases.



IDENTIFICATION NUMBER (EBID) – is an invariable combination of six digits set by the bank for each user upon granting the use of MBC. It is used for registration in PRO SKB NET with the use of identification card. It is also used for accessing SKB TEL IVR as a part of a PERSONAL NUMBER.

SAFETY PASSPHRASE – is a time-dependent passphrase consisting of 8 or 10 digits generated by the identification card. This combination is used for safe entry in the selected MBC.

In order to prevent card abuse and the possibility of the passphrase being generated by an unauthorised person, the user needs a PERSONAL PASSPHRASE to generate the passphrase. The personal passphrase is set by the user and consists of 4 to 8 digits.

PERSONAL NUMBER – is the element of recognition for the use of SKB TEL IVR (interactive voice response). It consists of the identification number (EBID) and password for SKB TEL IVR. When using SKB TEL IVR (interactive voice response), the user enters this number according to the spoken instructions or types it in the telephone.

PASSWORD FOR SKB TEL IVR (interactive voice response): password given to the user by bank. This password is a part of a PERSONAL NUMBER used for accessing SKB TEL IVR.

COST ACCOUNT – MBC holder account debited by the bank for all the MBC-related charges, as determined by the account holder. If the holder has no account opened with the bank, the bank shall issue an invoice for the use of the MBC.

TRANSACTION NUMBER – when the user of MBC performs a transaction, the bank confirms the acceptance of the transaction by allocating a transaction number. Each transaction has its own transaction number which does not mean that the order would be processed successfully; it only means that it has been accepted. After the acceptance of transaction and the allocation of transaction number, the bank shall send the transaction to be processed and it shall either be successfully processed or rejected. The bank can inform the user through TRANSACTION STATUS what actually happened with the transaction. The users must monitor the status of transaction by themselves just like they must wait in front of the bank counter for the bank officer to confirm and/or return the paper order.

MODERN BANKING CHANNEL USER HELP SERVICE – are bank employees who help the MBC users use the MBC services. The Service is available every day from 8.00 to 16.00. For help, please call the phone number +386 1 471 53 03 or send an e-mail to eb.pomoc@skb.si.

THE “POŠTA@CA” POLICY – with a full description of POŠTA@CA Policy for qualified digital certificates for legal and natural persons registered to perform an activity, issued on a smart card and marked OID 1.3.6.1.4.1.15284.1.1.3.1.2.0. The Policy describes the technical characteristics and the level of safety of the certification authority's infrastructure and the procedures used by the certification authority for managing the infrastructure and the qualified digital certificates. The policy contains all important provisions that impact the relationship between the certification authority and the users of qualified certificates issued by the certification authority and the third parties that rely on such certificates. When using the modern banking channels the holder (company) orders the digital certificates from the POŠTA@CA certification authority while the user of modern banking channels is the holder of a qualified digital certificate.

CERTIFICATION AUTHORITY (CA) – a natural person or legal entity, who issues certificates or provides other services related to certification service or electronic signatures.

Further explanation of additional terms in the field of electronic banking can be found at the POŠTA@CA certification authority's address <http://postarca.posta.si/>).